

Fill in this information to identify your case and this filing:

Debtor 1	Mohammad Mahmoud Atiyat	
	First Name	Middle Name
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA	
Case number	<u>21-32555</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

8307 Ferdinand Lane

Street address, if available, or other description

Midlothian VA 23112-0000

City State ZIP Code

Chesterfield

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$290,300.00

Current value of the portion you own?

\$145,150.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint tenant

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-32555**If you own or have more than one, list here:**

1.2

Jordan

Street address, if available, or other description

City _____ State _____ ZIP Code _____

County _____

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$88,226.00****Current value of the portion you own?****\$88,226.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

3 parcels of land. Some with improvements. One piece is owned joint with brothers. Properties worth 88,226.00 in US Dollars

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$233,376.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes3.1 Make: **Mercedes**Model: **E350**Year: **2006**Approximate mileage: **137,000**

Other information:

No Liens, value per NADA-No liens**Who has an interest in the property? Check one**

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$5,700.00****Current value of the portion you own?****\$5,700.00**3.2 Make: **Toyota**Model: **Highlander**Year: **2007**Approximate mileage: **93,000**

Other information:

No Liens, Value per NADA**Who has an interest in the property? Check one**

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$8,850.00****Current value of the portion you own?****\$8,850.00**

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-32555**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$14,550.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples: Major appliances, furniture, linens, china, kitchenware*

No
 Yes. Describe.....

All household goods and furniture including about 100.00 in electronics

\$1,300.00

7. Electronics*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

No
 Yes. Describe.....

8. Collectibles of value*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

No
 Yes. Describe.....

9. Equipment for sports and hobbies*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

No
 Yes. Describe.....

10. Firearms*Examples: Pistols, rifles, shotguns, ammunition, and related equipment*

No
 Yes. Describe.....

11. Clothes*Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories*

No
 Yes. Describe.....

Clothing owned by debtors

\$250.00

12. Jewelry*Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver*

No
 Yes. Describe.....

13. Non-farm animals*Examples: Dogs, cats, birds, horses*

No
 Yes. Describe.....

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-32555

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1,550.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash in debtor's possession	\$2.00
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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....

Institution name:

17.1. Checking	Bank of America Checking	\$1.00
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately.

Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes.

Institution name or individual:

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-3255523. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Anticipated income tax refunds for tax year ending 2020 received and spent	Federal	\$1.00
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Anticipated income tax refunds for tax year ending 2020	State	\$1.00
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29. **Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

30. **Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

Garnished funds-none at this time	\$1.00
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31. **Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-32555Insurance Policy Interests\$1.0032. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

Personal injury actions and claims and lawsuits-None at this time\$1.0034. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No
 Yes. Describe each claim.....

35. **Any financial assets you did not already list**

No
 Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$8.00**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. **Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00

Debtor 1 Mohammad Mahmoud AtiyatCase number (if known) 21-32555**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2	\$233,376.00
56. Part 2: Total vehicles, line 5	\$14,550.00	
57. Part 3: Total personal and household items, line 15	\$1,550.00	
58. Part 4: Total financial assets, line 36	\$8.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$16,108.00	Copy personal property total \$16,108.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$249,484.00

Fill in this information to identify your case:

Debtor 1	Mohammad Mahmoud Atiyat		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>21-32555</u>		

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		<i>Check only one box for each exemption.</i>	
8307 Ferdinand Lane Midlothian, VA 23112 Chesterfield County Line from <i>Schedule A/B</i> : 1.1	<u>\$145,150.00</u>	<input checked="" type="checkbox"/> <u>\$25,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
2006 Mercedes E350 137,000 miles No Liens, value per NADA Line from <i>Schedule A/B</i> : 3.1	<u>\$5,700.00</u>	<input checked="" type="checkbox"/> <u>\$5,700.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
2007 Toyota Highlander 93,000 miles No Liens, Value per NADA Line from <i>Schedule A/B</i> : 3.2	<u>\$8,850.00</u>	<input checked="" type="checkbox"/> <u>\$6,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
All household goods and furniture including about 100.00 in electronics Line from <i>Schedule A/B</i> : 6.1	<u>\$1,300.00</u>	<input checked="" type="checkbox"/> <u>\$1,300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Clothing owned by debtors Line from <i>Schedule A/B</i> : 11.1	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)

Debtor 1	Mohammad Mahmoud Atiyat		Case number (if known)	21-32555
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Cash in debtor's possession Line from Schedule A/B: 16.1		\$2.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: Bank of America Checking Line from Schedule A/B: 17.1		\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Federal: Anticipated income tax refunds for tax year ending 2020 received and spent Line from Schedule A/B: 28.1		\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
State: Anticipated income tax refunds for tax year ending 2020 Line from Schedule A/B: 28.2		\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Personal injury actions and claims and lawsuits-None at this time Line from Schedule A/B: 33.1		\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:			
Debtor 1	Mohammad Mahmoud Atiyat		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>21-32555</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

— Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Mohammad Mahmoud Atiyat
Mohammad Mahmoud Atiyat
Signature of Debtor 1

X _____
Signature of Debtor 2

November 21, 2021

Date

United States Bankruptcy Court
Eastern District of Virginia

In re Mohammad Mahmoud Atiyat

Debtor(s)

Case No. 21-32555
Chapter 13

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: Soc. Sec. No. amended. [**If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on _____.***]
 Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
 Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
 Schedule A/B – Property
 Schedule C – The Property You Claim as Exempt
 Schedule D – Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
 Schedule E/F – Creditors Who Have Unsecured Claims (See LBR 1009-1)
 Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)
(\$32.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):
 Creditor(s) added Creditor(s) deleted
 Change in amounts owed or classification of debt
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
 Post-petition creditors added (Schedule of Unpaid Debts)

REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.

Schedule G – Executory Contracts and Unexpired Leases
 Schedule H – Codebtors
 Schedule I – Your Income
 Schedule J – Your Expenses

[NOTE: The form “NOTICE TO CREDITOR(S) (RE AMENDMENT)” is still required when adding or deleting creditors.

***Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 121 – Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk’s Office for “restricted” entry of the amended Social Security Number into the case record.]**

Statement of Financial Affairs
 Statement of Intention for Individuals Filing Under Chapter 7
 Chapter 11 List of Equity Security Holders
 Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
 Attorney’s Disclosure of Compensation
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____.

Date: November 21, 2021

/s/ Nupa Agarwal

Nupa Agarwal 42545

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **42545 VA**

Mailing Address: **Nupa Agarwal Attorney at Law**

PO Box 17275

Richmond, VA 23226

Telephone No.: **(804) 691-2655**